

Arranging a funeral or cremation in Rhode Island

This funeral-planning guide from US Funerals Online aims to help residents of Rhode Island plan or arrange a funeral or cremation, understanding how local state law affects their purchasing options. The Federal Trade Commission's 'Funeral Rule' outlines federal legislation that governs licensed funeral homes in the sale of funeral goods and services and protects consumers' rights. However, each state's funeral boards have a lobby and rules that can supersede federal funeral legislation and therefore it is important to understand how Rhode Island legislation affects you as a funeral consumer.

How do you choose which funeral home or cremation provider is right for your needs?

A funeral or cremation is often referred to as a "distressed purchase", and this is because it is a large, single purchase that most people make when recently bereaved and at a time of extreme emotional distress. For this reason, we may not make the best decisions, and are easily swayed by those advising us.

One of the most important aspects of arranging a funeral is to ensure you select the 'right' funeral provider. Finding a funeral home or cremation provider who can cater for exactly what you need, and who understands your needs implicitly, can make the whole funeral and bereavement process so much easier to contend with.

Too often people tend to just go to the funeral director that they either already know of, or were recommended to, and this may not necessarily be who is best for their needs. Try and clearly outline what your key needs are before consulting a funeral home. Do you want a burial, or a cremation? Is there urgency in arranging the funeral, or do you need time to arrange for family to attend? Does the funeral home need to be very close for visitation purposes? Or are you happy to use the services of a funeral home further afield? How important is the cost? Funeral expenses can vary significantly between funeral homes, even in the same area, so shopping around can be very important. Once you have framed a clear outline of your key priorities and needs for a funeral, you can narrow down whom potential suitable providers will be.

The Office of Health Professionals Regulation oversees the Board of Funeral Directors and Embalmers, which licenses and certifies crematory facilities, funeral establishments and funeral directors in Rhode Island. You should ensure you are dealing with a reputable, licensed funeral home when selecting a funeral establishment.

How do I find a funeral home or cremation provider in Rhode Island?

There are over 100 funeral homes in the state of Rhode Island. US Funerals Online has a complete directory of all funeral homes and cremation providers in Rhode Island, listed by city in zip code order. Use the shortcut links to the main cities on the right, or visit our directory of funeral homes in Rhode Island.

Do you want a burial or cremation?

This is probably the single most important decision that affects your funeral planning. Deciding between burial or cremation is an entirely personal choice, either of the deceased, or the surviving family. Burial is still more popular in Rhode Island but the cremation trend is affecting all states, and we are seeing more families opting for cremation. Cost is most definitely a

significant factor in the rising cremation rate. An average burial in the U.S. costs \$7,640 (NFDA 2019), which doesn't include the cost of the cemetery plot, whereas an average cremation costs around \$3,000. There is a mandatory 48-hour waiting period after death before a cremation can be performed in Rhode Island.

Can I arrange a 'home funeral' or green burial in Rhode Island?

Yes, it is legal to conduct a home funeral in Rhode Island and there are no laws that specifically prohibit burial on your own land, although you should check with local county zoning. Family-directed funerals, where the family manage the death care of their loved one at home, are experiencing something of a revival especially as it can provide a more intimate, personal and less expensive funeral option. There are three natural green burial sites in Rhode Island, and you can read more about <u>DIY Funeral Care</u> and Green Burial sites in our library section.

What is the cost of a funeral or cremation in Rhode Island?

This is the question that many people turn to the Internet to find out these days. Unfortunately, it is the one element that many funeral homes leave out of their websites. There is not always a simple answer, and many a funeral home will tell you this, as they will offer a whole array of 'a la carte' services.

The bottom line is that a funeral or cremation can cost you as much as you want to spend. But more importantly, if finance is an issue, and you are concerned about how much a funeral is going to cost you, be sure to look for fixed package deals where you can be sure of the total price. A low-cost direct cremation package in Rhode Island costs around \$1,400 whereas a cremation with a memorial service is likely to cost in the region of \$3,000.

Traditional funeral services prices are more difficult to quote as it can vary significantly depending on the products and ancillary services you require. The NFDA surveyed the cost of a traditional funeral at \$7,640 (2019) and this is without any cemetery fees. It is possible to reduce this cost if you are careful to select a more affordable funeral services provider.

If you are concerned about funeral costs, the <u>DFS Memorials providers in Rhode Island</u> offer low cost cremation services and affordable burial services. All DFS Memorials providers guarantee to offer a 'best value' direct cremation package.

What help is available with funeral expenses in Rhode Island?

With more and more people struggling financially today, this is a question that is being raised more frequently. The kind of, and level of, help with funeral expenses varies considerably between states and even between counties. In Rhode Island the state offers up to \$850 for cremation and \$900 for burial as part of their Indigent Burial Assistance Program to recipients of SSI & GPA. To be eligible the applicant cannot have resources of \$400 or more. Contact your county Department of Human Services for more information.

If you are struggling to meet funeral expenses, you may wish to consider the following: a whole-body donation to science – this can be a means to cover the disposition at no cost. Visit our Body Donation article to learn more donating a body to science in Rhode Island. There is a one-time death benefit from the SSA of \$255 for those that qualify. You may also find it useful to read our article on 'What are your options on how to pay for a funeral or cremation?' It covers just about every possibility of how you can raise funds to cover funeral expenses. If the deceased was a veteran or a dependent of a veteran, they are entitled to certain benefits such as a cemetery plot and grave marker. There is a VA cemetery in Exeter so contact your local VA office to find out more.

Sending funeral flowers in Rhode Island

If you wish to send funeral flowers in Rhode Island, US Funerals Online has partnered with BloomsToday to offer our visitors a 25% - 50% discount on sending sympathy and funeral flower arrangements.

Is embalming required in Rhode Island?

No, embalming is not required by law, however you may find that some funeral homes have policies that require embalming if an open-casket service is to be conducted or if the body is to be held in storage at their establishment for an extended period of time.

Do not feel pressured to have your loved one embalmed if you do not wish to. It can be important to check a potential establishment has refrigerated storage if you are specifically keen to avoid embalming.

What are my options for purchasing a casket or alternative container?

In Rhode Island state law allows for you to purchase a casket from a third-party seller as according to the FTC's funeral rule. This can make a significant saving on the cost of a casket, and your funeral home MUST accept your casket and cannot charge a handling fee. However, due to the impact of this rule on casket sales for funeral homes, many are now willing to price-match a casket price from a retailer. If you consult with a funeral home about caskets, they MUST supply you with a Casket Price List (CPL). Bear in mind that the state law does NOT require that a casket be used for burial.

For a cremation the law requires that a "suitable, rigid combustible container" be used. This can be a sturdy cardboard box.

What are burial and cemetery plot requirements in Rhode Island?

Firstly, as mentioned above there is no law prohibiting burial on your own land in Rhode Island, however, certain local ordinances may apply and you should adhere to guidelines that require burial to be at least 300 feet from any public water supply. It is also suggested to avoid any power lines and any boundaries, and there must be at least 18 inches of soil on top of the casket or coffin. It is recommended to produce a map marking the location of any burial sites.

For burial in a designated cemetery, there is no law that requires a burial vault, however many cemeteries have their own regulations and many stipulate burial vaults must be used. This is largely to protect the integrity of the land but is also a huge way that cemeteries make additional revenue. Because cemeteries have quite strict regulations, it is highly recommended you thoroughly check the 'rules' at any cemetery before you commit to a cemetery plot. Regulations can affect such things as costs to open and close a grave, the erection of a grave marker and the kind of perpetual care that is included.

Can I pre-plan a funeral or cremation? How does Rhode Island state law govern preneed plans?

Yes, you can pre-plan a funeral or cremation in Rhode Island. The state requires that only licensed funeral establishments may sell preneed contracts, and they must obtain a special license to sell such contracts. Preneed contracts may be funded either through a trust fund or through an insurance policy. There has long been some controversy about preneed trust funds and how safe they are, so you should carefully consider the details and terms of any contract.

Particularly such things as how secure it is, what happens if you move or if you wish to cancel? Do consider that a safe alternative is to put aside appropriate funds in a Payable-on-death (POD) account so family can access this at the time to cover funeral expenses.

What are the laws for scattering ashes in Rhode Island?

As the cremation rate increases, so more people are opting to scatter their loved one's remains. State law in Rhode Island permits for the scattering of cremated remains on private land (with the consent of the landowner). Ashes may also be scattered over any uninhabited public land, public waterways or at sea, so long as Environmental Protection Agency (EPA) regulations and common-sense guidelines are adhered to. If you scatter the ashes yourself, the general guidance is to scatter at least 100 yards from any road, trail, and body of water or developed facility. It is perhaps advisable to wait a little time before scattering, just to be sure about the decision, as it is of course irreversible. Alternatively, choose to keep a small amount of ashes in a keepsake urn or memento.

If you wish to scatter ashes off the coast of Rhode Island, you will need to notify the regional EPA office within 30 days. Environmental Protection Agency [Region 1], New England States Phone: (888) 372-7341

Sea scattering must take place three nautical miles at sea and only biodegradable flowers and containers may be used. Prices for a sea ash scattering range from \$295 for an unattended service to \$795 for a charter for up to 6 people.

Are whole body donations permitted in Rhode Island?

Yes, you can donate your body to science in Rhode Island. It can be a unique way to do something to help future generations. The Warren Alpert Medical School of Brown University accepts donations for educational purposes. Transportation to the facility is covered by Brown University within 45-miles, over 45 miles it is the responsibility of the family. US Funerals Online works with Medcure, a national body donation program, who offer a service which includes free collection of the deceased, transfer to a facility, and the return of the cremated remains within 3-4 weeks.

Do bear in mind that not all donations are accepted at the time of death. It is preferable to have pre-planned a donation and have completed the necessary paperwork. There are certain restrictions on suitability for donation purposes.

What do you do if your loved one dies away from Rhode Island?

Unfortunately, this can happen more often these days, as we are a more mobile society. If your loved one dies away from Rhode Island, you will need to consider whether to make arrangements to have the body transported back, or have a cremation at the place of death and the cremated remains shipped back. You can find out more about this on our <u>funeral</u> shipping section.

Where do I get a copy of a death certificate from in Rhode Island?

Copies of a death certificate can be obtained from Rhode Island Department of Health Vital Records. A certified copy costs \$20.00, with each additional copy charged at \$15.00. It generally takes 6 -8 weeks to process requests for certified copies of records, but a rush service can be obtained for an additional \$7.00.

What should you do if you have a complaint about funeral services or products you have purchased?

If you should have reason to be dissatisfied with the services or products provided to you by a licensed funeral home in Rhode Island, and you are unable to resolve the complaint directly with the funeral home, you can make a formal complaint to the Board of Funeral Directors and Embalmers. Visit www.health.ri.gov, and under Licensing, click on 'File a Complaint'.

US Funerals Online Customer Support Team

Email: help@us-funerals.com

Phone: (877) 225-0834

3 Germany Drive Suite 4-4261

Wilmington Delaware 19804